

In the Claims:

Kindly, replace all prior versions, and listings of claims in the Application as follows:

1. (Currently amended) A computerized method for identifying select ones of insurance records which possess a favorable subrogation potential, the method comprising the steps of:

employing a computer for;

receiving data indicative of a plurality of claims;

automatically calculating a base score to identify select ones of the claims which demonstrate at least a given probability of expected subrogation recovery dependent[[ly]] upon the received data;

selecting claims on the basis of the base score which demonstrate at least a given probability of expected subrogation recovery dependent upon the received data;

automatically identifying risk factors associated with the claim for each of the select claims; and,

automatically scoring each of the select claims dependent[[ly]] upon the base scores and said identified risk factors to provide a value indicative of an expected subrogation recovery;

outputting the resulting value.

2. (Previously presented) The method of claim 1, further comprising the step of: automatically providing recovery strategy recommendation and recovery specialist checklists to optimize steps taken to recover losses at minimum expense.

3. (Previously presented) The method of Claim 1, wherein the receiving the data comprises: the steps of: receiving the data in electronic form.

4. (Previously presented) The method of Claim 1, wherein the receiving the data comprises the steps of:

providing a user interface; and,
extracting the data from the user interface.

5. (Previously presented) The method of Claim 1, wherein the calculating the base score comprises the step of: calculating a likelihood a payment will be made by a legally liable party.

6. (Previously presented) The method of Claim 5, wherein the calculating a base score further comprises the step of: calculating a probable percentage of losses recovered through payments received from said legally liable party.

7. (Currently amended) The method of Claim 6, wherein the calculating a base score further comprises the steps of:

identifying at least one economic factor pertinent to said base score; and,
calculating a first adjustment dependent[[ly]] upon said identified at least one economic factor.

8. (Currently amended) The method of Claim 7, wherein calculating a base score further comprise the steps of:

identifying at least one collection efficiency or strategy pertinent to said base score; and,
calculating a second adjustment dependent[[ly]] upon said identified at least one collection efficiency or strategy.

9. (Previously presented) The method of Claim 8, wherein the calculating a base score further comprising the step of: calculating said base score using said

calculated likelihood a payment will be made, calculated probable percentage of losses recovered, calculated first adjustment and calculated second adjustment.

10. (Original) The method of Claim 1, wherein said risk factors are identified using additional data from at least one external database.

11. (Original) The method of Claim 1, wherein said risk factors address recovery expectations due to limitations of legal process arising from state prohibitions.

12. (Original) The method of Claim 1, wherein said risk factors address recovery expectations due to state recovery limitations based on a said legally liable party's culpability.

13. (Original) The method of Claim 1, wherein said risk factors address if other agencies have attempted and failed to recover on the claim, and said agencies are selected to include attorneys, inhouse efforts or outside agents.

14. (Previously presented) The method of Claim 1, wherein said risk factors address expected difficulties locating said legally liable party.

15. (Original) The method of Claim 1, wherein said risk factors address issues selected from the group consisting of: expectations due to limitations of legal process arising from state prohibitions, recovery expectations due to state recovery limitations based on a said legally liable party's culpability, if other agencies have attempted and failed to recover on the claim, and expected difficulties is locating said legally liable party.

16. (Previously presented) The method of Claim 1, further comprising the step of: quantifying said value indicative of an expected subrogation recovery at specific periods of time.

17. (Original) The method of Claim 16, wherein said quantified values factor in expected collection expenses.

18. (Previously presented) The method of Claim 16, wherein said quantifying at specific periods of time comprises the steps of:

- calculating a liquidation value for said claim for each specified period of time;

- calculating an expected expense value for said claim for each specified period of time; and,

- calculating an quantified value for each specified period of time using said calculated liquidation and expected expense values.

19. (Previously presented) The method of Claim 18, further comprising the step of: discounting said quantified values to provide net liquidation values for each specified time period.

20. (Previously presented) The method of Claim 1, wherein the calculating said base score comprises the steps of: automatically calculating an expected probability a legally liable party will make a payment;

- automatically calculating an expected probable percentage of losses recovered through payments received from legally liable parties; and,

- automatically adjusting resultant scores for differences due to economic conditions or operation strategies or efficiencies.

21. (Currently amended) A computerized system for identifying select ones of insurance records which possess a favorable subrogation potential, the system

comprising: at least one computing device for receiving data indicative of a plurality of claims; and, a computer readable medium being accessible to said computing device, said computer readable medium comprising:

a sequence of directions for automatically calculating a base score to identify select ones of the claims which demonstrate at least a given probability of expected subrogation recovery dependent[[ly]] upon the received data using said at least one computing device;

a sequence of directions for automatically identifying risk factors associated with the claim for each of the select claims using said at least one computing device; and,

a sequence of directions for automatically scoring each of the select claims dependent[[ly]] upon the base scores and said identified risk factors to provide a value indicative of an expected subrogation recovery using said at least one computing device; and a means for outputting the value.

22. (Currently amended) A computerized method for identifying select ones of insurance records which possess a favorable subrogation potential, the method comprising the steps of:

receiving from a computer data base data indicative of a plurality of claims;

automatically calculating a base score to identify select ones of the claims which demonstrate at least a given probability of expected subrogation recovery dependent[[ly]] upon the received data;

selecting claims on the basis of the base score which demonstrate at least a given probability of expected subrogation recovery dependent upon the received data;

automatically identifying risk factors associated with the claim for each of the select claims; and,

automatically scoring each of the select claims dependent[[ly]] upon the base scores and identified risk factors to provide a value indicative of an expected subrogation recovery

automatically providing based upon the value indicative of an expected recovery at least one recommendation to recover losses.

23. (Currently amended) The method of claim 22, further comprising the step of: automatically providing ~~recovery strategy recommendation and~~ recovery specialist checklists to optimize steps taken to recover losses at minimum expense.

24. (Currently amended) A computerized method for identifying select ones of insurance records which possess a favorable subrogation potential, the method comprising the steps of:

receiving from a computer data base data indicative of a plurality of claims;

automatically calculating a base score to identify select ones of the claims which demonstrate at least a given probability of expected subrogation recovery dependent[[ly]] upon the received data;

selecting claims on the basis of the base score which demonstrate at least a given probability of expected subrogation recovery dependent upon the received data;

automatically identifying risk factors associated with the claim for each of the select claims; and,

automatically scoring each of the select claims dependent[[ly]] upon the base scores and said identified risk factors to provide a value indicative of an expected subrogation recovery; ~~providing a user interface; and, extracting the data from the user interface~~

automatically providing based upon the value indicative of an expected recovery one more checklists to recover losses.

25. (Currently amended) A computerized system for identifying select ones of insurance records which possess a favorable subrogation potential, the system comprising: at least one computing device for receiving data indicative of a plurality of claims; and, a computer readable medium being accessible to said computing device, said computer readable medium comprising:

[[a computer for executing]] a sequence of directions for automatically calculating a base score to identify select ones of the claims which demonstrate at least a given probability of expected subrogation recovery dependent[[ly]] upon the received data using said at least one computing device[.]

a sequence of directions for selecting claims on the basis of the base score which demonstrate at least a given probability of expected subrogation recovery dependent upon the received data;

a sequence of directions for automatically identifying risk factors associated with the claim for each of the select claims using said at least one computing device; and,

a sequence of directions for automatically scoring each of the select claims dependent[[ly]] upon the base scores and said identified risk factors to provide a value indicative of an expected subrogation recovery using said at least one computing device.

26. (New) A computerized method for identifying select ones of insurance records which possess a favorable subrogation potential, the method comprising the steps of:

receiving from a computer data base data indicative of a plurality of claims;

automatically calculating a base score to identify select ones of the claims which demonstrate at least a given probability of expected subrogation recovery dependent upon the received data;

selecting claims on the basis of the base score which demonstrate at least a given probability of expected subrogation recovery dependent upon the received data;

automatically identifying for each of the select claims at least one risk factor associated with the claim of affecting recovery expectations chosen from the group comprising one of:

limitations of legal process, state recovery limitations, failed attempts to recover on the claim, difficulties locating a legally liable party; underlying insurance, underlying insurance claim, insured liable party, uninsured liable party, one or more liable business, one or more liable individuals and,

automatically scoring each of the select claims dependent upon the base scores and identified risk factors to provide a value indicative of an expected subrogation recovery;

outputting the value resulting therefrom.